

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT of NEW YORK (MANHATTAN)

In re CHARLES G BALDWIN  
Debtor

Case No. 12-12020  
Chapter 13

**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322 (b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CitiMortgage, Inc.

Court claim no. (if known): \_\_\_\_\_

Last four digits of any number you use to identify the debtor's account: 8936

Date of payment change:

Must be at least 21 days after date of this notice 09/01/12

New total payment:

Principal, interest, and escrow, if any \$ 1,871.43

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change.  
If a statement is not attached, explain why:

Current escrow payment: \$ 358.61

New escrow payment: \$ 1,322.46

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment: \$

New principal and interest payment: \$

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.

(Court approval may be required before the payment change can take effect.) Reason for change:

Current mortgage payment: \$

New mortgage payment: \$

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

I am the creditor.  I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/LaTonia Woods

Date 08/04/12

Signature

Print: LaTonia Woods

Title Bankruptcy Specialist

First Name  Middle Name  Last Name

Company CitiMortgage, Inc.

Address PO Box 6030

Number  Street

Sioux Falls, SD 57117-6030

City

State  Zip Code

Contact phone (866)613-5636

Email citi.poc@citi.com

**US Bankruptcy Court  
SOUTHERN DISTRICT of NEW YORK (MANHATTAN)**

Debtor: Residential Capital, LLC  
Charles G Baldwin

Case No. 12-12020

**CERTIFICATE OF SERVICE**

I hereby certify that on August 4, 2012 I served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid:

Debtor: Residential Capital, LLC, Charles G Baldwin

1177 Avenue of the Americas

New York, NY 10036

/s/LaTonia Woods

Bankruptcy Specialist



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67195-000074-001  
CHARLES G BALDWIN  
4 JOHN ST  
AKRON NY 14001-1006

## Annual Escrow Analysis

Account Number:

Analysis Date:

July 12, 2012

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

## Mortgage Payment

New Monthly Payment Amount:	\$1,871.43	New Payment Effective:	September 01, 2012
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	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	548.97	548.97
MONTHLY ESCROW PAYMENT	358.61	1,322.46
TOTAL PAYMENT	907.58	1,871.43

- Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.
- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

## Projections for the coming Year

Please keep this statement for reference next year.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through July, 2012)				\$6,382.25-	\$2,849.60
AUG 12	358.61	32.65	FHA MORTGAGE INSURANCE (MIP)	6,056.29-	3,175.56
SEP 12	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	5,535.80-	3,696.05
SEP 12	.00	1,889.11	SCHOOL TAX	7,424.91-	1,806.94
OCT 12	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	6,904.42-	2,327.43
NOV 12	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	6,383.93-	2,847.92
DEC 12	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	5,863.44-	3,368.41
JAN 13	553.14	2,311.00	HAZARD INSURANCE	7,621.30-	1,610.55
JAN 13	.00	32.65	FHA MORTGAGE INSURANCE (MIP)	7,653.95-	1,577.90
FEB 13	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	7,133.46-	2,098.39
FEB 13	.00	1,057.41	CITY/TOWN TAX	8,190.87- (a)	1,040.98 (b)
MAR 13	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	7,670.38-	1,561.47
APR 13	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	7,149.89-	2,081.96
MAY 13	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	6,629.40-	2,602.45
JUN 13	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	6,108.91-	3,122.94
JUN 13	.00	988.34	CITY/TOWN TAX	7,097.25-	2,134.60
JUL 13	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	6,576.76-	2,655.09
AUG 13	553.14	32.65	FHA MORTGAGE INSURANCE (MIP)	6,056.27-	3,175.58
TOTALS:	\$6,637.68	\$6,637.66			

671-2248-0111F

## Determining Your Escrow Shortage/Surplus

Under Federal Law, your shortage will be spread over a 12 month period.

If your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

PROJECTED LOW-POINT: -8,190.87 (a)

REQUIRED LOW-POINT (Cushion): 1,040.98 (b)

NOTE: If your shortage was paid in full, your new monthly payment would be:

\$1,102.11 (\$1,871.43 - \$769.32 (MONTHLY SHORTAGE DEPOSIT))

TOTAL ESCROW SHORTAGE: 9,231.85

Paying the shortage in full will lower your payment; however, your payment may not return to the previous amount. If your tax and/or insurance bill amounts have changed, we may now need to collect a different monthly amount for these bill(s), and this amount may be higher. If you have questions about increased bills, contact your insurance agent or tax authority directly.

## ESCROW SHORTAGE / ADVANCE COUPON

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR POSTAL DELIVERY.

CHARLES G BALDWIN

Advance Amount: \$19,292.21-  
Shortage Amount: \$9,231.85

CitiMortgage, Inc.  
P.O. Box 688948  
Des Moines, IA 50368-8948

Loan #  AMOUNT ENCLOSED \$      

If you prefer to pay all or part of the Shortage Amount, simply detach this coupon and mail it along with your payment for the Shortage Amount in the enclosed envelope.

To avoid interest charges, you can use this shortage coupon to repay your Advance Amount (funds provided by CMI to pay your tax and insurance bills). Effective September 11, 2012, you will be charged interest at your Note rate, on any unpaid portion of the Escrow Advance still outstanding at that time. You will see the interest included in the Servicing Fee section of your monthly Mortgage Account Statement. All escrow funds deposited will first be applied to reduce your Escrow Advance. Interest will accrue until the advance is paid in full. See your Account History on the back of this statement for details on your advance balance.

Paying the shortage or advance in full will lower your payment; however, your payment may not return to the previous amount.

Please allow 7 days from our receipt of the shortage / advance payment to adjust your monthly payment.

Account Number:

Analysis Date:

Annual Escrow Analysis

July 12, 2012

## Account History

Please note the increases/decreases that may have occurred from the projections. This has impacted the shortage/surplus in this analysis reflected on the front side of this statement.

ITEM	ACTUAL PAYMENTS	PROJECTED PAYMENTS	INCREASE/DECREASE
MORTGAGE INSURANCE	430.21	435.17	-4.96
HAZARD INSURANCE	2,311.00	2,311.00	.00
COMBINED TAXES	3,934.86	4,124.70	-189.84

This is a statement of actual activity in your escrow account from July 1, 2011 through July 12, 2012. This section provides last year's projections and compares it with actual activity.

Your most recent monthly mortgage payment during the past year was \$907.58 of which \$548.97 was for principal and interest and \$358.61 was credited to your escrow account.

MONTH	ACTUAL PAYMENTS TO ESCROW ACCOUNT	PROJECTED PAYMENTS TO ESCROW ACCOUNT	ACTUAL PAYMENTS FROM ESCROW ACCOUNT	PROJECTED PAYMENTS FROM ESCROW ACCOUNT	DESCRIPTION	ACTUAL ESCROW RUNNING BALANCE	PROJECTED ESCROW RUNNING BALANCE
Starting Balance:						\$12,616.14-	\$1,528.25-
JUL 11	.00	522.83 *	33.37	34.05	FHA MORTGAGE INSURANCE (MIP)	12,649.51-	1,039.47-
AUG 11	.00	522.83 *	33.37	34.05	FHA MORTGAGE INSURANCE (MIP)	12,682.88-	550.69-
SEP 11	.00	569.68 *	33.37	33.37	FHA MORTGAGE INSURANCE (MIP)	12,716.25-	3,181.32-
SEP 11	.00	.00	1,889.11	1,820.02 *	SCHOOL TAX	14,605.36-	5,001.34-
OCT 11	.00	569.68 *	33.37	33.37	FHA MORTGAGE INSURANCE (MIP)	14,638.73-	4,465.03-
NOV 11	.00	569.68 *	33.37	33.37	FHA MORTGAGE INSURANCE (MIP)	14,672.10-	3,928.72-
DEC 11	.00	569.68 *	33.37	33.37	FHA MORTGAGE INSURANCE (MIP)	14,705.47-	3,392.41-
JAN 12	.00	569.68 *	2,311.00	2,311.00	HAZARD INSURANCE	17,016.47-	5,133.73-
JAN 12	.00	.00	33.37	33.37	FHA MORTGAGE INSURANCE (MIP)	17,049.84-	5,167.10-
FEB 12	.00	569.68 *	33.37	33.37	FHA MORTGAGE INSURANCE (MIP)	17,083.21-	4,630.79-
FEB 12	.00	.00	1,057.41	1,019.61 *	CITY/TOWN TAX	18,140.62-	5,650.40-
MAR 12	.00	569.68 *	32.65	33.37	FHA MORTGAGE INSURANCE (MIP)	18,173.27-	5,114.09-
APR 12	.00	569.68 *	32.65	33.37	FHA MORTGAGE INSURANCE (MIP)	18,205.92-	4,577.78-
MAY 12	.00	569.68 *	32.65	33.37	FHA MORTGAGE INSURANCE (MIP)	18,238.57-	4,041.47-
JUN 12	.00	569.68 *	32.65	33.37	FHA MORTGAGE INSURANCE (MIP)	18,271.22-	3,505.16-
JUN 12	.00	.00	988.34	1,285.07 *	CITY/TOWN TAX	19,259.56-	4,790.23-
JUL 12	.00	569.68 *	32.65	33.37	FHA MORTGAGE INSURANCE (MIP)	19,292.21-	4,253.92-
Totals:	\$ .00	\$7,312.14	\$6,676.07	\$6,870.87			

An asterisk (\*) indicates a difference from a previous estimate either in the date or amount. Payment differences of \$2.00 or less will not be marked with an asterisk.

Under Federal Law, your lowest monthly balance should not have exceeded \$1,072.60 which is 1/6 of anticipated payments unless your mortgage contract or state law specifies a lower amount. Under your mortgage contract or state law, your lowest monthly balance should not have exceeded \$1,072.62.

671-2249-0111B

CitiMortgage may charge interest on funds advanced to pay your escrow items. If you do not repay the escrow advance within 60 days (of the Escrow Analysis Statement date above) interest will be charged on the outstanding advance amount. The rate of interest on the advance will be the Note rate applicable to your first mortgage loan. The monthly interest accrual will appear on your monthly Mortgage Statement.

When you provide a check, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. If we use your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.